

**UNITED STATES BANKRUPTCY COURT 1 of 1**  
**SOUTHERN DISTRICT OF NEW YORK**

-----X  
In re:

Chapter 7

Esther Schultz

Case No. 14-22475 (rdd)

Debtor(s).  
-----X

**DEBTOR LOSS MITIGATION AFFIDAVIT**

STATE OF NEW YORK                    )  
  )ss.:  
COUNTY OF WESTCHESTER        )

I, Michael Lazzaro, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in  
Scarsdale, New York.

On November 13, 2014, I served a true and completed copy of the documents listed  
below. These documents were served upon Counsel for the Creditor, Kozeny, McCubbin &  
Katz, LLP. via email at the following address dburrows@kmk-law.net; including the following  
documents:

- ☒ Letter of explanation from Debtor.
- ☒ Debtor's Palisades Federal Credit Union statements from Sept 01, 2014 till Oct.  
31, 2014.
- ☒ Third party contributor's Palisades Federal Credit Union  
statements from September 01, 2014 to October 31, 2014.
- ☒ Proof of second/third party income by affidavit of the party, including the party's  
last four (5) paycheck stubs, for dates ranging from August 30, 2014 to November 07, 2014.

Sworn before me on  
November 13, 2014

  
Michael Lazzaro

